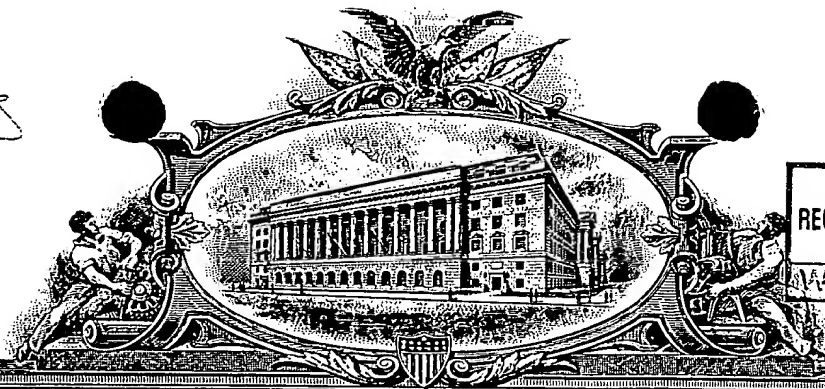


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January 11, 2000

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PRIORITY DOCUMENT

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PROVISIONAL APPLICATION FOR PATENT COVER SHEET

This is a request for filing a PROVISIONAL APPLICATION FOR PATENT under 37 CFR 1.53 (c).

INVENTOR(S)					
Given Name (first and middle (if any))	Family Name or Surname	Residence (City and either State or Foreign Country)			
Alon	ATSMON	Yahud, Israel			
Amit	ANTEBI	Tel-Aviv, israel			
Moshe	COHEN	Tel-Aviv, Israel			
<input checked="" type="checkbox"/> Additional Inventors are being named on the <u>1</u> separately numbered sheets attached hereto					
TITLE OF THE INVENTION (280 characters max)					
USE OF AN ELECTRONIC SMART CARD					
Direct all correspondence to: CORRESPONDENCE ADDRESS					
<input type="checkbox"/> Customer Number		<input type="text"/>		<input type="text"/>	
OR		Type Customer Number here		Place Customer Number Bar Code Label here	
<input checked="" type="checkbox"/> Firm or Individual Name		William H. Dippert			
Address		Cowan, Liebowitz & Latman, P.C.			
Address		1133 Avenue of the Americas			
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Country		USA	Telephone	(212) 790-9200	Fax (212) 575-0671
ENCLOSED APPLICATION PARTS (check all that apply)					
<input checked="" type="checkbox"/> Specification Number of Pages		4		<input type="checkbox"/> Small Entity Statement	
<input type="checkbox"/> Drawing(s) Number of Sheets		<input type="text"/>		<input type="checkbox"/> Other (specify) <input type="text"/>	
METHOD OF PAYMENT OF FILING FEES FOR THIS PROVISIONAL APPLICATION FOR PATENT (check one)					
<input checked="" type="checkbox"/> A check or money order is enclosed to cover the filing fees				FILING FEE AMOUNT (\$)	
<input type="checkbox"/> The Commissioner is hereby authorized to charge filing fees or credit any overpayment to Deposit Account Number:				03-3415	
				\$150	
The invention was made by an agency of the United States Government or under a contract with an agency of the United States Government.					
<input checked="" type="checkbox"/> No.					
<input type="checkbox"/> Yes, the name of the U.S. Government agency and the Government contract number are: <input type="text"/>					

Respectfully submitted,

SIGNATURE

William H. Dippert

Date

7 / 9 / 99

TYPED or PRINTED NAME

William H. Dippert

REGISTRATION NO.

26,723

(if appropriate)

Docket Number:

20069-43

TELEPHONE

212-790-9200

USE ONLY FOR FILING A PROVISIONAL APPLICATION FOR PATENT

This collection of information is required by 37 CFR 1.51. The information is used by the public to file (and by the PTO to process) a provisional application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 8 hours to complete, including gathering, preparing, and submitting the complete provisional application to the PTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, D.C., 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Box Provisional Application, Assistant Commissioner for Patents, Washington, D.C., 20231.

PROVISIONAL APPLICATION COVER SHEET
Additional Page

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Docket Number		20069-43	Type a plus sign (+) inside this box →	+
INVENTOR(S)/APPLICANT(S)				
Given Name (first and middle (if any))	Family or Surname	Residence (City and either State or Foreign Country)		
Zvi	LEV	Tel-Aviv, Israel		

Number 2 of 2

+

666020-0224709

Use of an Electronic Smart CardApplication for a Provisional Patent

5 Inventors:

Alon ATSMON, Yahud, Israel
Amit ANTEBI, Tel-Aviv, Israel
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Short Summary:

666920-0225409
5 The following applications and business methods are directed towards the use of a smart card. In a preferred embodiment of the invention, the smart card is constructed using the technologies described in Israel patent applications (i) serial number 126,444, filed on October 2, 1998, by Applicant Toy Control Ltd., (ii) serial number 127,072, filed on November 16, 1998, by applicant Toy Control Ltd, (iii), serial number 127,569 filed on December 14, 1998, by applicant Toy Control Ltd, and/or in US provisional applications (i) serial number 60/115,231, filed January 8, 1999 or Attorney Docket number 100/00798 (ii) serial number 60/122,687, filed March 3, 10 Attorney Docket number 100/00809, both of which have ones of the present inventors listed as inventors therein, the disclosures of all of the above applications are incorporated herein by reference. In particular, the card can preferably communicate with a computer without requiring special hardware to be connected to the computer. However, various of the applications and business methods described herein may also be used for other types of smart cards, for example 25 contact or wireless types. Preferably, the card is similar, in appearance, to a regular plastic card (like credit cards), but has the capabilities of receiving, sending, processing and/or storing information.

30 In a preferred embodiment of the invention, the card is used in conjunction with a computer linked to the Internet (or any information network), for the purpose of buying and/or selling goods, or as a mean of authenticating and/or digitally signing information .

The card is preferably personal and is very easy to carry (fits in a wallet) and enables portability for the roaming user that can use it with any computer, wherever he goes, unlike software certificates. In some cases, the card may be worn as a tag or its functionality may be incorporated into another device, such as a pen or a watch.

5

This patent application describes different applications and usage ideas, beneficial to the user, portal and/or vendor, and which preferably utilize novel business models as described herein. Although mainly methods are described, the present invention is also directed towards software for performing these methods and computers programmed with such software. In addition, a plurality of features are described. Different embodiments of the invention may utilize different selections of these features and the following description is not meant to limit the groupings of features but, rather, to illustrate certain preferred groupings.

10

Details:

Methods of Distribution:

- In one embodiment of the invention, the cards are given out for free (or for a symbolic charge), with the purchase of another item and/or as a promotion. Preferably, the real cost of the card and/or its use are covered as described below.
- In a particular example, a card can be distributed by financial service providers (i.e., credit card companies). Possibly, the distribution is first to selected customers, for example those which are likely to use e-commerce methods, in a limited geographical location and/or based on others election methods known in the art of promoting new consumer technologies. Alternatively or additionally, the distributed card has the functionality of a credit card or a smart card, for example a magnetic stripe, smart-card contacts and/or electronic wallet functionality.

25

Methods of Charging Money:

30

- Charging based on the number of transactions, made with the card.
- Charging a percentage of a transaction (e.g. stock trade).

- Charge merchants for customer information, and for card storage capability (or merchant or customer information).
- Charging a flat fee for the card itself. The card can be consumable or it can have a consumable battery, code store or can be artificially limited to a number of uses, time, cash flow and/or combinations thereof. Thus, a user is forced to replace the card and/or recharge it. Preferably the card can transfer its information to a "blank card", for example using an intermediate computer. Preferably, when a card is "transferred" the original is erased and/or the copy may be suitably marked. It is also possible to transfer only part of the card.
- Charge vendor, etc. for giving out the card to the customer.
- 10 • Charging can be in real time (for example each transaction going through a provider's computer or being reported to it, for example using user or vendor software). Alternatively, charging can be based on monthly statements. Card encryption ability can be used to make sure that all the transactions are reported. Card may require periodic (time based, transaction number based and/or cash flow based) recharge.

Connectivity to Portal/ Virtual Merchant Site

In a preferred embodiment of the invention, the card provides immediate access to certain web pages: When pointed to the computer, possibly with a click of a button, the card gives immediate access to a desired portal or trading site thus brings easy access, and customer loyalty. Possibly, the desired portal can be selected by manipulating the card itself, for example pressing a button thereon.

Personalization and Special Services:

25 The card can store user information on it. Some of the information can be mandatory and some optional, like: Credit Card Details, Credit Limit, Biometrics Info, Age, Sex, Occupation, Hobbies, Buying Patterns, purchasing habits, and characteristics. Possibly, some of the information may be modified by the user. Alternatively or additionally, some of the information cannot be modified once written. Some of this information can be sold or otherwise disseminated, preferably under
30 privacy considerations, for example to merchants that fear frauds, and/or buyers in auctions. Possibly, such information is provided encrypted such that only a special provider can decrypt it,

for example if fraud is attempted (e.g., during purchase or during the warranty period) or to facilitate recalls of damaged merchandise.

The information can be used to personalize the navigation of a user on the internet and add specially made banners. Special personalized discounts/coupons can be offered according to this information specific to the user, which holds the card.

Security and non-repudiation:

The card can save the last transactions in memory, for the user's use or for non-repudiation / proof of transaction.

The card can use state of the art PKI and encryption and authentication, and a biometrics mean (finger print / voice print / writing signatures etc.) to detect a misuse or stolen card.

The card can be *erased* or otherwise disabled with a special command from the computer. This command is preferably protected against abuse by being signed by the entity who generates it.

Biometrics Authority

* A more general application pertains to the field of biometrics. To enable a user to be logged in to different machines we can save his biometrics signature at a safe "biometrics authority", and this authority will check any biometrics print and compare it to approve identity. The mechanisms of transmission can incorporate digital signatures and encryption to protect from repeatability.

Claim.

1. A method of promoting a low-frequency ultrasonic smart card, comprising:
 - providing a low frequency ultrasonic smart card having a magnetic strip thereon;
 - recording credit card information on the magnetic strip; and
 - distributing the card to selected credit-card customers.

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